

## Dialog Search Strings and Results

### Application 10/001512 (Refocus on NPL)

#### File 20:Dialog Global Reporter 1997-2009/Sep 08 (c) 2009 Dialog

Set	Items	Description
S1	3	(USER? ? (5N)SET?) (24N) ((REWARD? ? OR INCENTIVE? ? OR LOYALTY) (4N) (POINT? ? OR CREDITS))
S2	87215	(TARGET? OR FOCUSED?) (6N) (ADVERTI? OR PROMOTION? OR INCENTIVE? OR AD OR ADS)
S3	224381	S2(5N)SCREEN? OR FILTER?
S4	153	(REWARD? ? OR INCENTIVE? ? OR LOYALTY) (4N) (POINT? ? OR CREDITS)
S5	28	S4 NOT PY>2001
S6	28	RD (unique items)
S7	0	S6(9N)S3

#### File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13 (c) 2002 Gale/Cengage

#### File 20:Dialog Global Reporter 1997-2009/Sep 08 (c) 2009 Dialog

#### File 148:Gale Group Trade & Industry DB 1976-2009/Aug 20 (c) 2009 Gale/Cengage

#### File 16:Gale Group PROMT(R) 1990-2009/Aug 13 (c) 2009 Gale/Cengage

#### File 160:Gale Group PROMT(R) 1972-1989 (c) 1999 The Gale Group

#### File 613:PR Newswire 1999-2009/Sep 08 (c) 2009 PR Newswire Association Inc

#### File 813:PR Newswire 1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc

#### File 275:Gale Group Computer DB(TM) 1983-2009/Aug 07 (c) 2009 Gale/Cengage

#### File 256:TecTrends 1982-2009/Aug W5 (c) 2009 Info.Sources Inc. All rights res.

Set	Items	Description
S1	103	LOYALTY()MAGIC
S2	7	S1 NOT PY>2001

**File 570:Gale Group MARS(R) 1984-2009/Aug 13**  
**(c) 2009 Gale/Cengage**

Set	Items	Description
S1	1694	(REWARD? ? OR INCENTIVE? ? OR LOYALTY) (4N) (POINT? ? OR CREDITS)
S2	954	S1 NOT PY>2001
S3	0	S2 (12N) ((USER? ? OR OPERATOR? ? OR HOLDER? ? OR OWNER? ? ) (5N) (FILTER? OR SETS OR SCREEN? OR DECIDES))
S4	33	S2 (12N) (FILTER? OR SET? ? OR SETT??? OR SCREEN? OR DECID??? OR CONTROL? OR SELECT?)
S5	31	RD (unique items)
S6	2	LOYALTY()MAGIC

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5/9,K/20

DIALOG(R)File 570: Gale Group MARS(R)  
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01712674 **Supplier Number: 53530834 (THIS IS THE FULLTEXT)**  
**A Wall Street Rebound for Hypercom.**

Credit Card Management , v 11 , n 9 , p 9(1)

Dec, 1998

ISSN: 0896-9329

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 755

**Text:**

A drive down Wall Street can be anything but a joy ride, as number-two credit card terminal maker Hypercom Corp. has found out. Since Hypercom made its initial public offering in November 1997, it has struggled through financial turmoil in Asia and Latin America, both important markets for the company. Worried investors knocked Hypercom's stock price down from a high of \$18.94 per share in March to a low of \$4.25 per share in October.

However, sales of Hypercom terminals are up in the United States. In fact, Hypercom earned a record \$24.4 million in U.S. terminal sales for the first quarter of fiscal 1999, which ended Sept. 30, even though total revenues of \$65.9 million were down 16% from \$78.9 million in the year-earlier period. Earnings plunged 36% to \$5.8 million from \$9.1 million a year ago.

But in addition to increased U.S. terminal sales, the \$9 million in

revenue for the quarter by Hypercom Network Services cancels out the business unit's \$4.5 million loss in the previous quarter. About 12% of company revenues come from the unit, which designs and manufactures multiservice communication gateways and access devices for service-provider central offices, Internet service providers and users of wide-area network technology.

Hypercom attributes the overall revenue and profit decline to a 44% reduction in Asian revenues, a \$3 million increase in research-and-development expenses, and the fact that the year-earlier quarter included a \$10 million revenue increase caused by delayed shipments.

Wall Street pretty much agreed with Hypercom and began bidding up share prices. On Oct. 14, the day before Hypercom released its earnings report, the company's stock sold for \$4.38 per share. By Oct. 20, the price had climbed to \$10, and stayed in that range in mid-November.

#### Pushing Ahead

Hypercom executives now believe the worst is behind them. The company is pushing its new Ascendent software line ("Hypercom's Stealth Strategy," November), and in early November it bought The Horizon Group, a St. Louis-based terminal-support company with annual sales of \$24 million.

Meanwhile, many merchants soon are expected to replace their aging, single-purpose terminals with multifunctional ones. And many retailers are expressing interest in Hypercom's new T5000 Interactive Customer Equipment terminal, says George Wallner, Hypercom chairman.

The ICE terminal is a consumer-operated, multifunction touch-screen device with an integrated personal identification number pad and signature-capture capabilities. **The key attraction, Hypercom contends,**

**the graphic screen, which allows merchants to deliver customized**  
**advertising or other promotional messages. It also enables them to**  
**deploy**  
**loyalty applications and to provide the customer with control over**  
**new loyalty credits or bonus points and used.**

"Hypercom is positioning itself to be the leader during the upcoming replacement cycle," Wallner says, noting that ICE-terminal commitments are exceeding the company's initial expectations. "We were expecting to ship during the last three months of this year and the first three months of next year about 12,000 units, which itself is pretty good for a new product. Now it appears the demand is double that."

Hypercom, though, continues to have difficulty in Canada, where banks traditionally favor Canadian companies. IVI Checkmate Corp., the result of the merger of Toronto-based International Verifact Inc. and Roswell,

Ga.-based Checkmate Electronics Inc., controls about 60% of the Canadian market. "Until now, with traditional terminals we were making no progress,"

Wallner says. "With ICE, we now see a few openings there."

Hypercom's stock slide started after analyst Richard K.

Weingarten of

Salomon Smith Barney downgraded the company in March from "buy" to "outperform." Weingarten hasn't changed his rating, but says patient investors "will make a lot of money in the long run. Asia and Latin America

will be fast-growing markets for credit cards, and for credit card terminals."

Ad Spending by the Leading  
Credit Card Companies (in millions)

	2Q '98	2Q '97
AmEx	\$46.1	\$33.6
Discover	10.2	26.3
MasterCard	38.0	30.0
Visa	49.3	46.9
Citicorp	3.4	3.9
Leading 5 Total	147.0	140.7
Industry Total	160.5	174.7

Direct Mail Pieces(*)	956 mil	881 mil
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(\*) BAIGlobal Inc.

Source: Competitive Media Reporting  
Revolving Credit (in billions)

	9/98	6/98	9/97
Banks	\$198.9	\$200.9	\$209.3
Finance Co.'s	29.7	29.9	34.9
Non-Financial(*)	33.7	33.5	37.7
Securitized Assets	253.4	245.6	212.4
Other	30.0	29.7	30.0
Total	\$545.7	\$539.6	\$524.3

Source: Federal Reserve

(\*) includes retailers and oil companies

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Subscription: \$78.00 per year. Published monthly. 118 S. Clinton

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01745326 **Supplier Number: 54411077 (THIS IS THE FULLTEXT)**

**VeriFone's Rivals Step Up the Pressure.**

Credit Card Management , p NA

April , 1999

ISSN: 0896-9329

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 2112

**Text:**

While VeriFone held onto its wide lead in terminal sales last year, the company lost market share as executives left and rivals prepared a host of new products.

By Jeffrey Green

When a large company acquires a smaller one, often there is a honeymoon in which the purchaser allows senior managers at the acquired organization to continue with their normal routines. After a year or so, though, the buyer's influence tends to take hold, often resulting in executive layoffs and resignations.

Such has been the case for VeriFone Inc., North America's leading point-of-sale terminal vendor, since Hewlett-Packard Co. acquired the Santa Clara, Calif.-based company in April 1997. As Hewlett-Packard, a huge provider of computer hardware and related services, began to assimilate VeriFone into its fold, many of VeriFone's top executives jumped ship to competing terminal vendors.

The executive shuffle coincides with VeriFone's loss of market share in 1998, though the company still remains the leading terminal vendor by a wide margin. Overall in 1998, manufacturers shipped 1,734,279 stand-alone countertop, non-wireless terminals in the U.S. and Canada, up 32% from an estimated 1,317,851 devices the previous year. Market watchers say much of the increase stems from growing demand for products that can handle online debit transactions in addition to loyalty programs and other specialized services.

VeriFone shipped an estimated 900,000 terminals last year, up 20% from the estimated 750,000 devices shipped in 1997, sources say.

VeriFone

declines to reveal data. VeriFone's estimated 1998 shipment total earned

the company a 52% share of the market, down from a 57% share in 1997.

Runner-up Hypercom Corp. says it shipped some 390,000 terminals in

1998. The 70% increase from 229,000 the previous year earned the Phoenix-based manufacturer a 22.5% market share, up from a 17% share in 1997.

IVI Checkmate Corp., formed as a result of last year's merger of Roswell, Ga.-based Checkmate Electronics Inc. and Toronto-based International Verifact Inc., says it shipped 260,039 terminals in the U.S.

and Canada last year, up 17% from 222,851 devices the two companies shipped

separately in 1997. The 1998 shipments earned IVI Checkmate a 15% market

share, making it the third-leading terminal vendor in terms of annual shipments. Taken together, the then-independent IVI and Checkmate held 17%

of the market in 1997 ("The Fight for the No. 2 Spot," April, 1998).

#### Beneficiaries

Though it lost ground to Hypercom in 1998, Roswell-based IVI Checkmate was among the biggest beneficiaries of the VeriFone executive exodus, as VeriFone about five years ago moved much of its marketing, sales, and product-development operations to nearby Atlanta. Among the former VeriFone executives who recently moved to IVI Checkmate are Gregory

A. Lewis, now president and chief operating officer of U.S. operations; Gary Grant, U.S. senior vice president of sales; James Troy, vice president

for the company's Integrated Transaction Solutions Group; and Kumar Chondhuri, vice president of business development.

Hypercom, meanwhile, nabbed such former VeriFone executives as George

Devitt, now senior vice president for global marketing, and Jorge Bobadilla, vice president of business development and sales planning for

Hypercom Latin America.

VeriFone's executive turnover culminated with the departure of Chief

Executive Robin Abrams in early February. Abrams left VeriFone to become

president and chief executive of Santa Clara-based Palm Computing Inc., which manufactures hand-held computing devices. VeriFone has yet to name

Abrams' full-time replacement. In the interim, Ken Wach, VeriFone chief financial officer, is handling many of Abrams' former duties.

"Hewlett-Packard certainly had a pretty rough time integrating (VeriFone) into the business unit of Hewlett-Packard proper," says Paul R.

Martaus, president of Martaus & Associates, a Clearwater, Fla.-based consulting firm. "VeriFone folks bailed, basically. And it's real hard to

maintain a consistent performance on the sales side when your sales and

support folks decide to migrate to your competitors."

Management changes are not the only issues affecting the North American terminal market. Growing merchant demand for greater utility from payment terminals, as well as competition among merchant acquirers and processors for transaction business, are prompting vendors to create terminals with features beyond simply accepting credit and offline debit cards.

These features include integrated personal identification number pads to accept online debit cards; electronic signature capture to help retailers defend against disputed transactions; changeable graphic displays that can accommodate different store promotions, advertising, and loyalty programs; touch screens to make it simple for consumers to use and for merchants to adjust settings and formats; and faster, built-in printers and modems.

VeriFone, which acknowledges it had a relatively poor 1998, expects better results this year. The company is focusing its marketing attention on the new Omni 3200 terminal, which it rolled out in January.

"We're moving as fast as we can to get all of our customers interested in that terminal," says Vice President Greg Rhine. One of the first supporters of the terminal, Lynk Systems Inc., an Atlanta-based acquirer and transaction processor, offers the device to client merchants.

The terminal uses an automated teller machine-type of interface in which plastic keys line up with back-lit graphic displays that guide users through a transaction. Though VeriFone is testing touch-screen functionality, it chose to focus on cost instead of technology. The company says it is selling Omni 3200s for 5% to 10% less than its earlier terminals.

#### PIN Pads Are Hot

Other facets of the terminal include a high-speed thermal printer, and a triple-track card reader that supports magnetic-stripe credit, debit, electronic benefits transfer, and merchant-loyalty programs. The Omni 3200 also uses VeriFone's SoftPay terminal-application platform for added functionality.

"We provide the baseline for SoftPay, and the customers can do the customization," Rhine says. "It's a very open platform."

While VeriFone's overall shipment totals may not have satisfied the company's goals, VeriFone experienced a dramatic increase in PIN-pad shipments, including both integrated and peripheral devices. The company shipped some 380,000 PIN pads in the U.S. and Canada, triple 1997's

shipments.

The rapid rise in PIN-pad shipments comes as merchants try to expand payment choice for their customers, and enable themselves to accept a relatively low- cost payment option. "Online debit is the fastest growing payment type," Rhine says. "Our PIN-pad growth has been phenomenal."

Rhine says he is not concerned that Hypercom gained market share from VeriFone last year. "VeriFone continues to dominate this (region)," he says. "The race is really to determine who is No. 2." And in that race, Hypercom and IVI Checkmate were almost equal in 1997, but Hypercom last year pulled ahead.

This year, Hypercom will use its new Interactive Consumer Environment terminal as its primary weapon against IVI Checkmate and VeriFone. The terminal, which is equipped with a touch screen, also supports merchant advertising and loyalty programs.

Earlier this year, Hypercom announced the ICE-PAC Customization System, which adds a new graphics printer and display-screen system enhancement to its ICE 5000 product. The system is designed for merchants, processors, and merchant acquirers that want to create custom promotions.

#### Pent-Up Demand

Options include logo generation on the payment receipt, display advertising during various points of a transaction, and a mail-generation feature for sending display messages to multiple terminals.

"Advertising is very powerful and is a popular tool to add value," says Hypercom Chairman George Wallner. "There's so much pent-up demand to add value."

IVI Checkmate's primary weapon against Hypercom is its eN-Touch 1000 touch screen and signature-capture terminal. The start of 1999, however, has not been so kind to IVI Checkmate.

A defect found in the touch screen of the eN-Touch 1000 resulted in an unexpected reduction in revenue for the first quarter of this year, as the company intentionally delayed terminal shipments while it corrected the flaw. In March, IVI Checkmate said it expected to report a loss of 9 cents to 13 cents per share on revenues of \$13 million to \$16 million for the quarter. The company will report its results late this month.

IVI Checkmate had anticipated earning \$10 million during the quarter from eN-Touch 1000 and check-reader sales, says Gregory A. Lewis, president and chief operating officer for IVI Checkmate's U.S. operations. Though Lewis says revenue for the quarter will be "significantly less" than expected, he declines to estimate how much less.



While field testing the device, the company last summer discovered that under harsh environments in which concrete and other types of dust elements settle on the touch screen, an electronic surface coating on the glass that detects finger touch and signatures quickly erodes, causing irregular wear patterns, Lewis says.

"There was never a problem where customers could not complete transactions," he says. "The issue only became obvious to us as we got the product into a harsh environment."

To correct the problem, the surface coating was moved to the underside of the glass. The improved terminals are now being tested.

Though technological improvements are being made to the eN-Touch 1000, the situation poses a potentially serious setback for IVI Checkmate.

Though executives say they hope to resume full terminal production by the third quarter, the corrections are slowing rollouts to the company's prospective customers, which include more than 30 different clients worth

\$35 million in potential revenues.

"We continue to inform them of the process that we're making," Lewis says, shrugging off the potential of another vendor to step in. "We don't know of any competitor that has the signature-capture and touch-screen capabilities we have."

With the eN-Touch 1000, consumers can view their **loyalty points** when merchants offer such programs. The devices also can activate prepaid telephone cards, and customers can view store advertising and promotions on the terminal's display panel. "There's such a large number of opportunities," says L. Barry Thomson, IVI Checkmate chief executive. "That's where the trend is going. There will be more customer interface and more customer intimacy."

Platform  
Offline debit, however, is not about to take a higher profile on POS terminals. Though offline debit card programs continue to expand, with nearly 100 million Visa check and MasterCard MasterMoney cards issued in the U.S., cardholders may initiate an offline debit transaction only when they push the "credit" button on a terminal. Pushing the "debit" button initiates online, PIN-based transactions only. Since offline debit cards resemble credit cards, none of the leading terminal makers plans to add a separate button for offline debit in order to avoid consumer confusion. "It's not something that is in demand," Thomson says. "There's still a lot of uncertainty in the marketplace in terms of what is going to happen."

Several large retailers, he notes, have a lawsuit pending against Visa U.S.A. and MasterCard International that challenges the card

associations' policies requiring merchants that accept their credit cards to also take offline debit cards. Depending on the outcome, an additional button for offline debit may become even less of an issue. "A large number of merchants would not choose to accept offline debit because of the cost," Thomson says.

While IVI Checkmate and Hypercom mount their own battles, smaller players in the market also are working to add value to their terminals.

Minneapolis-based Data Card Corp., NBS's America's fourth-largest terminal manufacturer, last year shipped 66,000 terminals, up 141 from 58,000 shipped in 1997. DataCard says it has a 20% share of the payment terminals in the U.S. terminal industry.

Earlier this year, DataCard rolled out a dual-application system which its line of Jitter terminals, which includes full-screen graphic displays, can accommodate merchant loyalty and payment functions using separate software applications. The loyalty program software can be integrated with the terminal's existing software, says DataCard.

With points of discounts at the point of sale, "our customers—the retailers in the financial industry—are struggling in a commodity environment, and everything we can do to add value to our customers is good," says Fernie G. Irv, DataCard vice president of marketing. "The terminal is the platform, and the software is the brand." DataCard also has a line of software for its terminals.

Here are some of the data from that platform:

A Robust 1998 for Terminal Sales			
Manufacturer	1998 Shipments	1997 Shipments	% Increase
VeriFone	900,000	750,000	20
Hypercom	390,000	229,000	70
IVI Checkmate	260,039	222,851	17
DataCard	75,240	66,000	14
Others	109,000	50,000	118
Total	1,734,279	1,317,851	32%

Note: "Others" category for 1998 includes Lipman, with 60,000 units shipped; NBS, 39,000; and all remaining manufacturers, 10,000. Comparable 1997 figures were unavailable.

Source: Debit Card News  
The POS Terminal Market (1998 market share)  
NBS 2.2%

Lipman 3.5%

Others 0.6%

DataCard 4.3%

IVI Checkmate 15%

VeriFone 51.9%

Hypercom 22.5%

Source: Debit Card News

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13679813 (THIS IS THE FULLTEXT)

**iQ.COM and Proxio, Inc. Partner to Deliver Incentive and Loyalty Solutions to PDAs**

PR NEWSWIRE

November 08, 2000

**Journal Code: WPRW Language: English Record Type: FULLTEXT**

**Word Count: 1095**

Consumers and Advertisers Invited to Join Pilot Program to Trial SmartApps

NEW YORK, Ad Tech World, Nov. 8 /PRNewswire/ -- iQ.COM, (TM) the leading eMarketing infrastructure provider with publish once, distribute everywhere incentive and loyalty solutions, today announced a strategic alliance with Proxio, Inc., the provider and distributor of highly-individualized, intelligent wireless applications called SmartApps (TM). The companies have joined forces to deliver incentive and loyalty solutions to PDAs and other wireless devices through the Proxio wireless services platform. This collaboration will be launched with a two-prong pilot program for both consumer and merchant participation. PDA consumers nationwide are invited to be the first to experience Proxio's revolutionary

SmartApps through this program launched today at Ad Tech World. The participating merchants will be the first advertisers to serve very targeted and personalized incentive offers to the mobile consumer market.

SmartApps are designed to consider the context in which a user is operating.

Information like, location, situation, and preferences to assist the user in

accomplishing a specific purpose quickly and easily on a wireless device.

Through Proxio's Mobile SmartApps, for example, PDA users will receive location information about local movies playing in their area, based on their preferences, personal movie tastes. Other users receive the same information about local restaurants, shopping malls, and more. In short, SmartApps will deliver critical information to users when they are in a location for critically acclaimed documentaries and dramas, but when they are in a location for critically acclaimed action adventure and sports movies.

iQ.COM will serve personalized iQCoupons from local merchants with the pilot applications for discounts to related products and

services that match each user's interests. The pilot program is available for consumers with wirelessly enabled Palm (TM) or Handspring (TM) PDAs.

Under the terms of the partnership agreement, Proxio will incorporate iQ.COM's Open Loyalty Platform(TM) into the Proxio wireless application development and distribution platform, which is based on an underlying intelligent architecture that tailors information for each individual user. The iQ.COM Open Loyalty Platform includes iQOffers, a broad suite of eMarketing solutions such as sweepstakes, coupons and surveys, designed to acquire, convert and retain online customers and iQRewards, a private label points and loyalty solution. iQ.COM will leverage Proxio's contextual intelligence and individualization technology to increase the targeted delivery of iQOffers via the Proxio Platform. Further, Proxio and iQ.COM will implement user feedback mechanisms to gauge user acceptance of the targeted iQOffers, as delivered via PDA and other wireless services.

"We are excited Proxio has selected iQ.COM to be a premier provider of eMarketing solutions for the Proxio wireless services platform," said Richard Mandeberg, President and CEO, iQ.COM. "Proxio has developed a truly top notch platform that allows advertisers to deliver highly personalized and targeted iQOffers and soon iQRewards to the substantial PDA market. This pilot program is going to revolutionize the landscape of eMarketing choices for advertisers."

"iQ.COM's eMarketing solutions allow us to extend the benefits of our context-aware intelligent applications to provide wireless end users additional targeted information," said Janet Case, President and Co-founder of Proxio. "The ability to give mobile users precisely the information they need, exactly when they need it is the end-game for wireless data access. We are very pleased to be able to offer iQ.COM's eMarketing capabilities as an integrated component of Proxio's platform."

For additional information on how to join the pilot program, consumers can visit <http://www.proxio.com>. Merchants interested in advertising with the pilot program can go to <http://www.iq.com> for more information. iQ.COM and Proxio will also be demonstrating the pilot program and signing up consumer and merchant participants at iQ.COM's booth #504 at Ad Tech World.

About iQ.COM Open Loyalty Platform

iQ.COM provides clients with a series of online marketing, merchandising and customer feedback solutions known as iQOffers. Any linkable asset from an ad banner to an icon to a piece of text can be iQOffer enabled creating another opportunity for iQ.COM's clients to interact with their customers. Clients have 24-hour access to creation management and tracking of multiple offers in a Web based online environment. Multiple iQOffers can be linked together or deployed simultaneously to create long or short-term campaigns aimed at increasing customer loyalty.

iQwards provides clients the ability to award, track and redeem loyalty currencies, building ongoing customer retention. By utilizing third-party rewards and gift currency, iQwards clients can give their customers access to a much wider variety of redemption options, increasing the desirability and collectability of their program.

iQ.COM's Open Loyalty Platform combines the rich set of built in capabilities from iQOffers and iQwards, and integrates additional capabilities such as email, SMS, and location-based services. iQ.COM's Open Loyalty Platform is a comprehensive solution for e-businesses to create, manage and distribute loyalty currencies, ad distribution, email, SMS marketing and more. iQ.COM customers benefit from the power, scalability and simplicity of a 24/7 outsourced solution.

#### About Proxio, Inc.

Proxio, Inc.(TM), headquartered in San Francisco, provides a wireless services platform for the creation and distribution of revolutionary intelligent wireless applications that deliver the right information at the right time, to consumers, vertical industries and corporations. Proxio's SmartApps(TM) are goal-based applications designed to consider the context in which a user is seeking information -- time, location, situation and preferences -- to assist the user in accomplishing a specific purpose quickly and easily on a wireless device.

SmartApps access and filter multiple content sources and Web-based data, to deliver focused results with very few inputs from the end user.

Proxio hosts SmartApps on a private-labeled basis for wireless operators and wireless service providers, and provides an ideal vehicle for the delivery of targeted, location-aware m-commerce offers from merchants. For more information about Proxio, visit <http://www.proxio.com> or email [info@proxio.com](mailto:info@proxio.com).

#### About iQ.COM

Founded in 1997, iQ.COM is the leading eMarketing infrastructure provider with publish once, distribute everywhere and track anytime, incentive and loyalty solutions. An Application Service Provider (ASP), iQ.COM has the broadest array of marketing solutions for ebusinesses to capture, convert and retain customers. We work with our clients to implement programs that generate customer action and brand loyalty. Through

our Open Loyalty Platform we integrate our services with best of breed vendors to offer clients leveraged eMarketing campaigns, which can be distributed across the Web, via email, through PDAs and other wireless

devices. Clients can create, manage and track campaigns themselves or through iQ.COM's strategic services. iQ.COM's investors include Redpoint Ventures (previously Brentwood Venture Partners), Knight Ridder Ventures, Oak Hill Venture Partners, L.P. and Phoenix Technologies Ltd. Based in Saratoga, CA, iQ.COM can be reached on the web at <http://www.iq.com> or via email at [info@iq.com](mailto:info@iq.com) or by phone at 888-867-4343.

/CONTACT: Denise Styerwalt, PR Manager of iQ.COM, 408-777-4000, or [dstyerwalt@iq.com](mailto:dstyerwalt@iq.com); or Brian Czarny, Director of Corporate Marketing of Proxio, Inc., 415-752-7145, or [bczarny@proxio.com](mailto:bczarny@proxio.com)/ 08:05 EST  
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**Descriptors:** Joint Ventures; Strategy; Company News; New Products & Services; Marketing

**SIC Codes/Descriptions:** 7372 (Prepackaged Software)

**Naics Codes/Descriptions:** 51121 (Software Publishers)

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...a broad suite of eMarketing solutions such as sweepstakes, coupons and surveys, designed to capture, convert and retain online customers and iQRewards, a private-label **points** and **loyalty** solution. iQ.COM will leverage Proxio's contextual intelligence and individualization technology to increase the targeted delivery of iQOffers via the Proxio platform. Further, Proxio...

5/9,K/2

DIALOG(R)File 570: Gale Group MARS(R)

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02186518 **Supplier Number:** 81889264 (THIS IS THE FULLTEXT)

**Reward Card. (Gold Star Gallery).**

Potentials , v 33 , n 10 , p 34(1)

Oct , 2000

**ISSN:** 1522-9564

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 68

**Text:**

Use the Extrava Card to make a lasting impression with the next customer

promotion. The card functions on a point basis -- one **point** equals one dollar. The **reward** earner is able to choose merchandise and services from a **select** group of retail, entertainment and travel merchants that fit individual lifestyles. It's a customizable, prestigious

and secure reward.

write idea 305 on reader inquiry card

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